

10-03-00 A

UTILITY PATENT APPLICATION TRANSMITTAL (Large Entity)

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No.
5125.02Total Pages in this Submission
3**TO THE ASSISTANT COMMISSIONER FOR PATENTS**Box Patent Application
Washington, D.C. 20231

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A LOAN OBLIGATION

and invented by:

K. Jon Kern
 Joseph Bird
 Brooke Hartman

If a CONTINUATION APPLICATION, check appropriate box and supply the requisite information:

Continuation Divisional Continuation-in-part (CIP) of prior application No.: _____

Which is a:

Continuation Divisional Continuation-in-part (CIP) of prior application No.: _____

Which is a:

Continuation Divisional Continuation-in-part (CIP) of prior application No.: _____

Enclosed are:

Application Elements1. Filing fee as calculated and transmitted as described below2. Specification having 47 pages and including the following:

- a. Descriptive Title of the Invention
- b. Cross References to Related Applications (*if applicable*)
- c. Statement Regarding Federally-sponsored Research/Development (*if applicable*)
- d. Reference to Microfiche Appendix (*if applicable*)
- e. Background of the Invention
- f. Brief Summary of the Invention
- g. Brief Description of the Drawings (*if drawings filed*)
- h. Detailed Description
- i. Claim(s) as Classified Below
- j. Abstract of the Disclosure

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Application Elements (Continued)

3. Drawing(s) (*when necessary as prescribed by 35 USC 113*)
 - a. Formal Number of Sheets _____
 - b. Informal Number of Sheets 50
4. Oath or Declaration
 - a. Newly executed (*original or copy*) Unexecuted
 - b. Copy from a prior application (37 CFR 1.63(d)) (*for continuation/divisional application only*)
 - c. With Power of Attorney Without Power of Attorney
 - d. **DELETION OF INVENTOR(S)**
Signed statement attached deleting inventor(s) named in the prior application,
see 37 C.F.R. 1.63(d)(2) and 1.33(b).
5. Incorporation By Reference (*usable if Box 4b is checked*)
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
6. Computer Program in Microfiche (*Appendix*)
7. Nucleotide and/or Amino Acid Sequence Submission (*if applicable, all must be included*)
 - a. Paper Copy
 - b. Computer Readable Copy (*identical to computer copy*)
 - c. Statement Verifying Identical Paper and Computer Readable Copy

Accompanying Application Parts

8. Assignment Papers (*cover sheet & document(s)*)
9. 37 CFR 3.73(B) Statement (*when there is an assignee*)
10. English Translation Document (*if applicable*)
11. Information Disclosure Statement/PTO-1449 Copies of IDS Citations
12. Preliminary Amendment
13. Acknowledgment postcard
14. Certificate of Mailing
 First Class Express Mail (*Specify Label No.*): EL625072968US

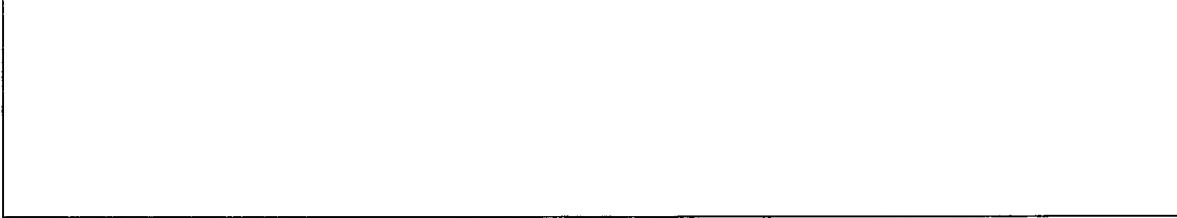
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Accompanying Application Parts (Continued)

15. Certified Copy of Priority Document(s) (*if foreign priority is claimed*)
16. Additional Enclosures (*please identify below*):


Fee Calculation and Transmittal

CLAIMS AS FILED					
For	#Filed	#Allowed	#Extra	Rate	Fee
Total Claims	115	- 20 =	95	x \$18.00	\$1,710.00
Indep. Claims	6	- 3 =	3	x \$78.00	\$234.00
Multiple Dependent Claims (check if applicable) <input checked="" type="checkbox"/>					\$260.00
					BASIC FEE \$690.00
OTHER FEE (specify purpose) _____					\$0.00
					TOTAL FILING FEE \$2,894.00

- A check in the amount of \$2,894.00 to cover the filing fee is enclosed.
- The Commissioner is hereby authorized to charge and credit Deposit Account No. 04-1415 as described below. A duplicate copy of this sheet is enclosed.
- Charge the amount of _____ as filing fee.
 - Credit any overpayment.
 - Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.
 - Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).


Reed R. Heimbecher
 Signature

Reed R. Heimbecher, Reg. No. 36,353
 Customer No. 20686

Dated: 29 September 2000

cc: UNIPAC

CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)

Applicant(s): K. Jon Kern et al.

Docket No.

5125.02

Serial No.

Filing Date

Examiner

Group Art Unit

Invention: LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A LOAN OBLIGATION

JC925 S. PRO
09/67401
09/29/00

I hereby certify that the following correspondence:

Utility Patent Application Transmittal with fee

(Identify type of correspondence)

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on

29 September 2000

(Date)

Kristin M. Sheek

(Typed or Printed Name of Person Mailing Correspondence)

Kristin M. Sheek

(Signature of Person Mailing Correspondence)

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